



REQUIRED SIGNATURES

By signing below, you certify that, to the best of your knowledge and belief, all information contained on this application [and in the accompanying statements and documents] is true, and correct. You agree to notify Element 22 Commercial Group immediately of any material changes in this application. You authorize Element 22 Commercial Group or its assigns to contact any bank, business credit reporting and credit bureau agencies and associations it deems necessary without further notice to obtain credit information. You also authorize Element 22 Commercial Group or its assignees to make inquiries to the Internal Revenue Service, and to provide information concerning Applicant's credit relationship to business credit reporting and credit bureau agencies and associations and other creditors. This application remains the sole property of Element 22 Commercial Group whether or not the loan/lease is granted.

Applicant/Guarantor Signature	Date	Title
Co-Applicant/Guarantor Signature (Required)	Date	
Co-Applicant/Guarantor Signature (Required)	Date	
Co-Applicant/Guarantor Signature (Required)	Date	

For office use only

Branch	Employee Name	E-mail
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BUSINESS DEBT SCHEDULE

COMPANY NAME: _____ **Date:** _____

INDEBTEDNESS: Furnish the following information on all installment debts, contracts, notes, leases, and mortgage payable in the name of the business. Indicate by an asterisk (*) items to be paid by loan proceeds and reason for paying same (present balance should agree with latest balance sheet submitted). Do not include accounts payable or accrued liabilities. Do not include personal debt.

CREDITOR Name/Address	ORIGINAL DATE	ORIGINAL AMOUNT	PRESENT BALANCE	INTEREST RATE	MONTHLY PAYMENT	MATURITY DATE	COLLATERAL/ SECURITY
TOTAL PRESENT BALANCE**			\$				

*Date should be the same as interim Financial Statement ** Total must agree with balance shown on interim balance sheet

Signature _____ Date _____

ATTACH SEPARATE SCHEDULES IF NECESSARY

SCHEDULE A - REAL ESTATE

Address and Type of Property	Titled in Name Of	Cost (\$)	Present Market Value (\$)	Total Balance Owed (\$)	Mortgage Held By	
		Year Acquired			Payment (\$)	Frequency
		Cost (\$)				Per _____
		Year				
		Cost (\$)				Per _____
		Year				
		Cost (\$)				Per _____
		Year				
		TOTAL \$				Per _____

SCHEDULE B - STOCKS AND BONDS

No. Shares or Bond Amount (\$)	Description	Titled in Name Of	Amount at which Carried on this Statement (\$)	Present Market Value (\$)	L-Listed or U-Unlisted
			TOTAL \$		

SCHEDULE C - DEBTS OWED TO BANKS, CREDIT UNIONS (Including Credit Cards & Lines of Credit)

Name of Bank/CU	Collateral Pledged as Security or Name of Co-Maker or Endorser	Monthly Payment (\$)	Current Balance (\$)
		TOTAL \$	

SCHEDULE D - DEBTS AND ACCOUNTS OWED TO OTHERS (Itemize Debts over \$500; Combine Debts under \$500)

Name of Creditor	Collateral	Monthly Payment (\$)	Current Balance (\$)
		TOTAL \$	

SCHEDULE E - PARTNERSHIPS

Name / Description	NOI (\$)	Debt Service (\$)	Gross Value (\$)	Debt (\$)	% Ownership	Net Value (\$)

SCHEDULE F - LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value (\$)	Policy Loans	Cash Value (\$)

I authorize Element 22 Commercial Group to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certify the above and the statements contained in the attachments are true and accurate of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture and possible prosecution by the U.S. Attorney General. (Ref. 18 U.S. C. 1001).

Signature (Individual) _____

Date Signed _____

Signature (Other Party) _____



BUSINESS DESCRIPTION

(Use separate attachments to answer questions if necessary)

Nature of Your Business: _____

Types of Products / Services You Offer: _____

Customer Profile: _____

Competitors – How do you differentiate from your competitors? _____

Major Past Accomplishments: _____

Future Plans for Growth / Expansion: _____

How will this loan benefit your company? _____
